

a liability contract is provided granting the financial institution the right to sell the deposit liabilities base to a third party at a predetermined price. External market data and internal data pertaining to the financial institution is analyzed. An estimated market value and a minimum potential bid price for the deposit liabilities base is calculated, and incorporated into a deposit liability contract, so that the price which the third party will pay during a predetermined term for the deposit liabilities may be specified. The invention allows the value of the deposit liabilities base to be quantified without requiring that the deposit liabilities base be divested from its financial institution.

In The Claims:

Please amend independent Claims 1 and 8, as follows:

1. (Amended) A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution and for providing a deposit liability contract [originating contractual documents] through which the financial institution obtains a right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the

deposit liabilities base;

generating a minimum potential bid price or a range of such prices for the deposit liabilities base; and

incorporating the generated bid price or the range of such prices into the deposit liability contract, wherein [the contractual documents specify] the price or range of prices which the third party will pay during a predetermined term for the deposit liabilities are specified;

whereby the value of the deposit liabilities base may be quantified without the need for divesting the deposit liabilities base from the financial institution, and also to allow the deposit liabilities base to be resold if desired.

8. (Amended) A method using a computer system for analyzing the value of a deposit liabilities base associated with a financial institution seeking to obtain a right to substitute other deposit funds not originally included in the deposit liabilities base, while also seeking to purchase the right to sell a deposit liabilities base, and for providing a deposit liability contract [providing contractual documents] through which the financial institution obtains the right to sell the deposit liabilities base to a third party at a predetermined price, comprising the steps of:

analyzing external market data, and internal data pertaining to the financial institution, and inputting at least some of the external market data and the internal data to the computer system;

calculating an estimated market value or a range of such values for the